

REMARKS

Claims 1-20 are currently pending in the application. Claims 1, 8, 10 and 12-13 have been amended. Claim 9 has been canceled. Applicant respectfully submits that no new matter has been added. Applicant respectfully requests reconsideration of the application in view of the foregoing amendments and the following remarks.

Claims 1-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,067,522 to Warady et al. ("Warady") in view of U.S. Patent No. 7,305,347 to Joao ("Joao"). For at least the reasons that follow, Applicant respectfully submits that the combination of Warady and Joao fails to render claims 1-20 obvious.

Initially, as referenced above, independent claims 1, 12, and 13 have been amended. Support for these amendments may be found at least in FIG. 13 and the following sections of the application as originally filed: page 12 line 23 – page 13 line 12, page 26 lines 4-15, and a table spanning pages 27-62. Applicant respectfully submits that several features of independent claims 1, 12, and 13 are not taught by the prior art of record.

For example, Applicant respectfully submits that Warady and Joao fail to disclose at least the following features of independent claim 1:

(1) a plurality of linked tables representing a plurality of health providers, the plurality of tables including for each health provider in the plurality of health providers:

(a) a provider information table including identity information for the health provider;

(b) a provider specialty table identifying specialties practiced by the health provider;

(c) a site specialty table identifying specialties practiced by the healthcare provider at one or more sites;

(d) a hospital affiliation table identifying one or more hospitals affiliated with the health provider; and

(e) a provider affiliation table linked to the provider information table and said employer plan, the provider information table

providing an intersection of the specialties in the provider specialty table and specialties allowed by said employer plan;

(2) the feature that the web-based managed care transaction system provides a personal healthcare network for each member, the personal healthcare network comprising the member, at least one employer, and at least one health provider;

(3) the feature that the personal healthcare network facilitates secure communication of healthcare-related information therethrough;

(4) the feature that the web-based managed care transaction system limits communication of the member's healthcare-related information to selected parties of the personal healthcare network of the member; and

(5) the feature that, for at least a given health provider from the plurality of health providers, the web-based managed care transaction system provides each member access to identity information for the given health provider, specialties practiced by the given health provider, specialties practiced by the healthcare provider at one or more sites, information related to one or more hospitals affiliated with the given health provider, and any specialties allowed by said employer plan.

Warady discloses a health and welfare benefit enrollment and billing system and method.

Warady's system and method is focused on enrolling a person in a healthcare system and ensuring that the health insurance company obtains appropriate payment. Warady's system is not member-centric and therefore fails to disclose various member-centric features of independent claim 1. For example, as already acknowledged by the Office Action, Warady fails to disclose a web-based managed care transaction system adapted to enable, via a linked set of data tables, an administrative account to be moved across health plans of at least one member and their dependents throughout their life and that the web-based managed care transaction system is adapted to allow the at least one member to review, manage, and update the administrative account via a web browser.

In contrast to Warady, the features denoted as (1) to (5) above allow a member to have access to detailed information concerning a health provider and to share healthcare information for the member on a *personal healthcare network* for the member. A system that exists primarily for the benefit of a health insurance company or an employer as in Warady lacks any need or motivation for a personal healthcare network for a member and, among other things, a

provider information table, a provider specialty table, a site specialty table, a hospital affiliation table and a provider affiliation table as required by independent claim 1.

Applicant respectfully submits that Joao fails to remedy the deficiencies noted above of Warady. Joao discloses an apparatus and a method for allowing an employee to access or obtain benefits information. However, Joao fails to disclose combining a member-centric system with the detailed structure of information concerning *health providers* as recited in the features denoted as (1) and (2) above. Therefore, Joao also fails to disclose allowing a member to have access to such as information as recited in the feature denoted as (5) above. In addition, regarding the features denoted as (3) and (4) above, Joao fails to disclose a *personal healthcare network* such that a web-based managed care transaction system limits communication of the member's healthcare-related information to selected parties of the personal healthcare network of the member.

For at least the reasons presented above, Applicant respectfully submit that independent claim 1 patentably distinguishes over the combination of Warady and Joao. Independent claims 12-13 have been amended to include features similar to those discussed above relative to independent claim 1. Therefore, Applicant respectfully submits that independent claims 12 and 13 patentably distinguish over the cited combination of Warady and Joao. Applicant respectfully requests that the rejection under 35 U.S.C. § 103 of independent claims 1 and 12-13 as obvious over Warady and Joao be withdrawn.

Dependent claims 2-11 and 14-20 each depend from and further patentably restrict one of independent claims 1 and 13. For at least the reasons presented above that independent claims 1 and 13 patentably distinguish over Warady and Joao, Applicant respectfully submits that dependent claims 2-11 and 14-20 are allowable. Applicant respectfully requests that the rejection under 35 U.S.C. § 103 of dependent claims 2-11 and 14-20 be withdrawn.

In view of the above amendment, Applicant respectfully submits that the present application is in condition for allowance. A Notice to that effect is respectfully requested.

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Respectfully submitted,

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